

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: RICHARD KALMAN

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Case No. 22-bk-10648

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/16/2022.
- 2) The plan was confirmed on 01/12/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 08/17/2023.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,474.19.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 2,519.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 2,519.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,317.48	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 201.52	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,519.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL H YOUNG, ESQ	Lgl	4,250.00	NA	NA	2,317.48	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	179.18	179.18	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	8.10	8.10	0.00	0.00
LVNV FUNDING	Uns	0.00	2,286.73	2,286.73	0.00	0.00
LVNV FUNDING	Uns	0.00	5,043.08	5,043.08	0.00	0.00
LVNV FUNDING	Uns	0.00	960.16	960.16	0.00	0.00
Quantum3 Group LLC	Uns	0.00	3,251.05	3,251.05	0.00	0.00
American Express National Bank	Uns	0.00	1,414.12	1,414.12	0.00	0.00
PNC BANK, NATIONAL	Uns	0.00	3,538.20	3,538.20	0.00	0.00
PNC BANK, NATIONAL	Uns	0.00	33,159.45	33,159.45	0.00	0.00
Quantum3 Group LLC	Uns	0.00	889.35	889.35	0.00	0.00
CREDIT UNION NEW JERSEY	Sec	0.00	13,256.39	14,099.96	0.00	0.00
CREDIT UNION NEW JERSEY	Uns	0.00	16,242.70	16,242.70	0.00	0.00
PECO Energy Company	Uns	0.00	4,751.36	4,751.36	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Sec	0.00	253,172.20	253,172.20	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,034.30	2,034.30	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,108.96	2,108.96	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	314.85	314.85	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	1,200.27	1,200.27	0.00	0.00
Midland Credit Management, Inc.	Uns	0.00	1,055.56	1,055.56	0.00	0.00
BUCKS COUNTY WATER & SEWER	Sec	0.00	1,408.17	1,408.17	0.00	0.00
BUCKS COUNTY WATER & SEWER	Uns	0.00	364.23	364.23	0.00	0.00
Verizon by American InfoSource as agent	Uns	0.00	65.27	65.27	0.00	0.00
Verizon by American InfoSource as agent	Uns	0.00	1,117.21	1,117.21	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	1,800.00	1,800.00	0.00	0.00
PNC MORTGAGE	Uns	33,159.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	5,410.00	NA	NA	0.00	0.00
FROST-ARNETT COMPANY	Uns	0.00	NA	NA	0.00	0.00
KML LAW GROUP	Uns	0.00	NA	NA	0.00	0.00
LOANDEPOT	Uns	8,384.00	NA	NA	0.00	0.00
MARINER FINANCE	Uns	4,243.00	NA	NA	0.00	0.00
PATENAUDE AND FELIX, A.P.C.	Uns	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	6,003.00	NA	NA	0.00	0.00
SYNCHRONY/PAYPAL CREDIT	Uns	1,055.00	NA	NA	0.00	0.00
VELOCITY INVESTMENTS, LLC	Uns	395.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 7,189.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 245,983.20	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 15,508.13	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 268,680.33</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,979.18	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 1,979.18</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 79,804.95</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,519.00	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 2,519.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/31/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.